

PLAN COMPARISON TOOL

UNC System Student Health Insurance Plan 2022-2023

StudentBlue™

StudentBlueNC.com

Pending NC Department of Insurance Approval

Use the table to compare the Student Blue plan to your other coverage options.

IN-NETWORK BENEFITS			
All dollar amounts and percentages are what you, as a plan member, would pay.			
	Student Blue Plan	Individual ACA Plan (Blue Advantage® Gold 2500) ¹	Other Plan (e.g., parent's group plan)
Rate	\$223.68 per month	\$477.01 per month	
Deductible	\$0 at Student Health Center, \$500 individual	\$2,500 individual	
Out-of-Pocket Limit	\$0 at Student Health Center, \$4,000 individual	\$8,700 individual	
Preventive Care	No charge at both Student Health Center and in-network	No charge	
Primary Care Office Visit	No charge at Student Health Center, \$35 copayment in-network	No charge for first three, \$10 copayment thereafter	
Specialist Office Visit	\$70 copayment	\$40 copayment	
Urgent Care	\$75 copayment	\$40 copayment	
Emergency Room	\$500 copayment	30% after deductible	
Ambulance Service	30% after deductible	30% after deductible	
Inpatient and Outpatient Hospital Services	30% after deductible	30% after deductible	
Prescription Drugs ²	Up to \$15 for all prescriptions at Student Health Center (regardless of Tier) Tier 1: \$20 copayment Tier 2: \$35 copayment Tier 3: \$45 copayment Tier 4: \$90 copayment Tier 5: 25% ³	Pharmacy deductible \$300 Tier 1: \$10 copayment Tier 2: \$25 copayment Tier 3: \$40 copayment Tier 4: \$80 copayment Tier 5: 50% Tier 6: 50%	
Routine Eye Exam	No charge	No charge (members 18 and younger)	
Lenses and Frame Coverage	\$200 allowance	50%, no deductible (members 18 and younger)	

Get more info

If you have any questions, please contact us at **1-888-351-8283** or email@studentbluenc.com.

¹ Blue Advantage Gold 2500 is an individual Affordable Care Act (ACA) plan; 2022 rate shown is based on a 20-year-old in Wilmington region and is shown without any Advance Premium Tax Credit (APTC)/subsidy applied.

² Member pays one copayment for up to a 30-day supply, two copayments for a 31-60-day supply and three copayments for a 61-90-day supply.

³ There is \$100 per drug minimum and \$300 per drug maximum for each 30-day supply of Tier 5 drugs.

Certain exceptions may apply for those enrolled in less than full-time or in other special circumstances; see "When Coverage Begins and Ends" in the Student BlueSM Benefit Booklet at bcbsnc.com/student or call 1-888-351-8283 for details.

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